Form 186 - ntc13plnprior

#### UNITED STATES BANKRUPTCY COURT

District of New Jersey MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102

Case No.: 24-19607-JKS

Chapter: 13

Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jackson D CuellarKarla Cuellar10 Marlin Avenue10 Marlin AvenuePequannock, NJ 07440Pequannock, NJ 07440

Social Security No.: xxx-xx-9829

xxx-xx-4836

Employer's Tax I.D. No.:

## NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION; FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF

A Plan was filed in this matter on 9/30/2024 and a confirmation hearing on such Plan has been scheduled for 12/12/2024.

The debtor filed a Modified Plan on 12/10/2024 and a confirmation hearing on the Modified Plan is scheduled for 1/23/2025 at 8:30 AM. Accordingly, notice is hereby given that,

- 1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
- 2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
- 3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: December 12, 2024

JAN: mlc

Jeanne Naughton Clerk

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United States Bankruptcy Court District of New Jersey

In re: Case No. 24-19607-JKS
Jackson D Cuellar Chapter 13

Karla Cuellar Debtors

### **CERTIFICATE OF NOTICE**

District/off: 0312-2 User: admin Page 1 of 4
Date Rcvd: Dec 12, 2024 Form ID: 186 Total Noticed: 56

The following symbols are used throughout this certificate:

#### Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS
  - regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2024:

<b>Recip ID</b> db/jdb	Recipient Name and Address + Jackson D Cuellar, Karla Cuellar, 10 Marlin Avenue, Pequannock, NJ 07440-1607
520406628	+ Academy Orthopaedic Group, LLC, 504 Valley Road, Sute 201, Wayne, NJ 07470-3534
520406638	+ Chilton Medical Center, PO Box 28704, New York, NY 10087-8704
520406648	+ Kayal Medical Group - Franklin Lakes, 784 Franklin Avenue, Suite 250, Franklin Lakes, NJ 07417-1306
520472018	+ Mission Lane LLC, by AIS Infosource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520406661	+ New Jersey Orthopaedic Instit, 504 Valley Road, Suite 200, Wayne, NJ 07470-3534
520406662	+ PAIN MANAGEMENT INST, PO BOX 23611, New York, NY 10087-0001
520406665	+ River Drive Surgery & Laser Center, 619 River Dr., 1st Floor, Elmwood Park, NJ 07407-1317
520406667	+ Summit Medical Group, PA, ATTN 8549, PO Box 8549, Belfast, ME 04915-8549
520406669	+ The Valley Hospital, PO Box 18998, Newark, NJ 07191-8998
520406670	+ University Spine Center PC, 504 Valley Road, 2nd Floor, Wayne, NJ 07470-3534

TOTAL: 11

#### $Notice\ by\ electronic\ transmission\ was\ sent\ to\ the\ following\ persons/entities\ by\ the\ Bankruptcy\ Noticing\ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID smg	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
C		Dec 12 2024 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 12 2024 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520406629	+ Email/PDF: AffirmBKNotifications@resurgent.com	Dec 12 2024 21:18:13	AFFIRM, INC., ATTN: BANKRUPTCY, 650 CALIFORNIA ST, FL 12, SAN FRANCISCO, CA 94108-2716
520474312	Email/PDF: resurgentbknotifications@resurgent.com	Dec 12 2024 21:17:37	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520406630	+ Email/Text: BarclaysBankDelaware@tsico.com	Dec 12 2024 21:12:00	BARCLAYS BANK DELAWARE, ATTN: BANKRUPTCY, 125 SOUTH WEST ST, WILMINGTON, DE 19801-5014
520406631	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 12 2024 21:28:50	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520406636	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 12 2024 21:18:07	CBNA, ATTN: BANKRUPTCY, P.O. BOX 6497, SIOUX FALLS, SD 57117-6497
520411992	+ Email/Text: bankruptcy@certified-solutions.com	Dec 12 2024 21:12:00	CHILTON MEDICAL CTR, C/O CERTIFIED-SOLUTIONS, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750
520406639	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 12 2024 21:10:00	CITIZENS ONE, ATTN: BANKRUPTCY, ONE CITIZENS PLAZA, PROVIDENCE, RI 02903

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NAVIENT, ATTN: BANKRUPTCY, PO BOX

9635, WILKES BARRE, PA 18773-9635

OVERLOOK HOSPITAL, C/O

User: admin

District/off: 0312-2

520411993

+ Email/Text: bankruptcy@certified-solutions.com

Form ID: 186 Total Noticed: 56 Date Rcvd: Dec 12, 2024 520412617 Email/Text: Bankruptcy.RI@Citizensbank.com Dec 12 2024 21:10:00 Citizens Bank N.A., One Citizens Bank Way, Johnston, RI 02919, Mailstop JCA 115 520406640 + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 12 2024 21:12:00 COMENITY BANK/VICTORIA SECRET, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125 520406641 + Email/PDF: creditonebknotifications@resurgent.com Dec 12 2024 21:18:04 CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, 6801 CIMARRON RD, LAS VEGAS, NV 89113-2273 520413525 + Email/PDF: acg.acg.ebn@aisinfo.com Dec 12 2024 21:17:53 Capital One Auto Finance,, a div. of Capital One, N.A. Dept., c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 520413417 + Email/PDF: acg.acg.ebn@aisinfo.com Capital One Auto Finance, a division of, AIS Dec 12 2024 21:28:48 Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 520448422 + Email/PDF: ebn\_ais@aisinfo.com Dec 12 2024 21:17:35 Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 520406637 + Email/Text: bankruptcy@certifiedcollection.com Certified Credit & collection Bureau, P.O Box Dec 12 2024 21:12:00 1750, Whitehouse Station, NJ 08889-1750 520406645 + Email/Text: mrdiscen@discover.com Dec 12 2024 21:10:00 DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025 520414297 Email/Text: mrdiscen@discover.com Discover Bank, PO Box 3025, New Albany, OH Dec 12 2024 21:10:00 43054-3025 520453974 Email/PDF: bncnotices@becket-lee.com Dec 12 2024 21:17:23 FinWise Bank, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702 520406646 Email/Text: sbse.cio.bnc.mail@irs.gov Dec 12 2024 21:12:00 Internal Revenue Services, Special Procedures Branch, PO Box 744, Springfield, NJ 07081 520406647 Email/Text: bankruptcy@kashable.com Dec 12 2024 21:10:00 KASHABLE LLC, ATTN: BANKRUPTCY DEPT, 489 5TH AVE, 18TH FLOOR, NEW YORK, NY 10017 520406649 Email/Text: legaldivision@kheaa.com Dec 12 2024 21:11:00 KHEAA, ATTN: BANKRUPTCY, PO BOX 798, FRANKFORT, KY 40602 520406650 + Email/Text: PBNCNotifications@peritusservices.com KOHL'S, ATTN: CREDIT ADMINISTRATOR, Dec 12 2024 21:10:00 PO BOX 3043, MILWAUKEE, WI 53201-3043 520473701 Email/PDF: resurgentbknotifications@resurgent.com Dec 12 2024 21:17:45 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 520406651 Email/Text: govtaudits@labcorp.com Dec 12 2024 21:11:00 Lab Corporation Of America, PO Box 2240, Burlington, NC 27216-2240 520406652 + Email/Text: Mercury@ebn.phinsolutions.com Dec 12 2024 21:11:00 MERCURY/FBT, ATTN: BANKRUPTCY, PO BOX 84064, COLUMBUS, GA 31908-4064 520450864 Email/PDF: ais.midfirst.ebn@aisinfo.com Dec 12 2024 21:17:41 MIDFIRST BANK, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051 520406653 Email/Text: ml-ebn@missionlane.com Dec 12 2024 21:10:00 MISSION LANE LLC, ATTN: BANKRUPTCY, P.O. BOX 105286, ATLANTA, GA 30348 520411999 Email/Text: bankruptcy@certified-solutions.com Dec 12 2024 21:12:00 MORRISTOWN MEDICAL CTR, C/O CERTIFIED-SOLUTIONS, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750 520474863 + Email/Text: bankruptcydpt@mcmcg.com Dec 12 2024 21:13:00 Midland Credit Management, Inc, PO Box 2037, Warren, MI 48090-2037 520406655 Email/PDF: ADVS\_EBN\_BKR\_AUTO@advs.aidvantage.com

Dec 12 2024 21:17:32

Dec 12 2024 21:12:00

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520.45.660.4		CERTIFIED-SOLUTIONS, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750
520476684	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 12 2024 21:17:25	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520406663	^ MEBN Dec 12 2024 21:00:51	PSE&G, 80 Park Plaza, Newark, NJ 07102-4194
520460162	Email/Text: bnc-quantum@quantum3group.com  Dec 12 2024 21:12:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
520470458	Email/Text: bnc-quantum@quantum3group.com Dec 12 2024 21:12:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
520470199	Email/Text: bnc-quantum@quantum3group.com  Dec 12 2024 21:12:00	Quantum3 Group LLC as agent for, Mercury Financial/First Bank & Trust, PO Box 788, Kirkland, WA 98083-0788
520433367	Email/Text: bnc-quantum@quantum3group.com Dec 12 2024 21:12:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
520470372	Email/PDF: resurgentbknotifications@resurgent.com  Dec 12 2024 21:17:28	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520406664	^ MEBN Dec 12 2024 20:57:24	Revco Solutions, PO Box 163279, Columbus, OH 43216-3279
520406668	+ Email/PDF: ais.sync.ebn@aisinfo.com  Dec 12 2024 21:18:02	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
520406666	^ MEBN	
	Dec 12 2024 20:59:19	State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
520406671	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Dec 12 2024 21:10:00	VERIZON, VERIZON WIRELESS BK ADMIN, 500 TECHNOLOGY DR STE 550, WELDON SPRINGS, MO 63304-2225
520406672	Email/Text: bk@villagecapital.com  Dec 12 2024 21:11:00	VILLAGE CAPITAL & INVESTMENTS, LLC, ATTN: BANKRUPTCY, 2550 PASEO VERDE PARKWAY, SUITE 100, HENDERSON, NV 89074
520470692	+ Email/PDF: ebn_ais@aisinfo.com  Dec 12 2024 21:17:24	Verizon, by American InfoSource as agent, 4515
		N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 45

## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or # out of date forwarding orders with USPS.

<b>Recip ID</b> 520406632	Bypass Reason *+	Name and Address CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520406633	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520406634	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520406635	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520406642	*+	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, 6801 CIMARRON RD, LAS VEGAS, NV 89113-2273
520406643	*+	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, 6801 CIMARRON RD, LAS VEGAS, NV 89113-2273
520406644	*+	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, 6801 CIMARRON RD, LAS VEGAS, NV 89113-2273
520406654	*P++	MISSION LANE LLC, PO BOX 105286, ATLANTA GA 30348-5286, address filed with court:, MISSION LANE LLC, ATTN: BANKRUPTCY, P.O. BOX 105286, ATLANTA, GA 30348
520406656	*+	NAVIENT, ATTN: BANKRUPTCY, PO BOX 9635, WILKES BARRE, PA 18773-9635
520406657	*+	NAVIENT, ATTN: BANKRUPTCY, PO BOX 9635, WILKES BARRE, PA 18773-9635
520406658	*+	NAVIENT, ATTN: BANKRUPTCY, PO BOX 9635, WILKES BARRE, PA 18773-9635
520406659	*+	NAVIENT, ATTN: BANKRUPTCY, PO BOX 9635, WILKES BARRE, PA 18773-9635
520406660	*+	NAVIENT, ATTN: BANKRUPTCY, PO BOX 9635, WILKES BARRE, PA 18773-9635

TOTAL: 0 Undeliverable, 13 Duplicate, 0 Out of date forwarding address

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## **NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2024	Signature:	/s/Gustava Winters	

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2024 at the address(es) listed below:

Name Email Address

Denise E. Carlon

on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

Russell L. Low

on behalf of Joint Debtor Karla Cuellar ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

Russell L. Low

 $on\ behalf\ of\ Debtor\ Jackson\ D\ Cuellar\ ecf@lowbankruptcy.com\ ecf@lowbankruptcy.com; r57808@notify.bestcase.com$ 

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5